

In re:  
Dallas F Walters, Jr  
Debtor

Case No. 20-10163-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 12, 2025

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID	Recipient Name and Address
db	+ Dallas F Walters, Jr, 220 Upland Rd, Brookhaven, PA 19015-2724

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 13 2025 01:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14455041	Email/PDF: resurgentbknofications@resurgent.com	Mar 13 2025 01:31:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14868313	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 13 2025 01:34:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
14475125	EDI: PRA.COM	Mar 13 2025 04:31:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14451970	EDI: PENNDEPTREV	Mar 13 2025 04:31:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14451970	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2025 01:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14484934	+ Email/Text: bncmail@w-legal.com	Mar 13 2025 01:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14469580	+ EDI: CBSTDR	Mar 13 2025 04:31:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14458306	Email/Text: AKYNAST@VALLEY.COM	Mar 13 2025 01:34:00	Valley National Bank, PO Box 953, Wayne, NJ 07474

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 12, 2025

Form ID: 3180W

Total Noticed: 9

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
CHRISTOPHER A. DENARDO	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Community Loan Servicing LLC bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC jblank@pincuslaw.com, mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAWRENCE S. RUBIN	on behalf of Debtor Dallas F Walters Jr echo@pennlawyer.com, foxtrot@pennlawyer.com;7272@notices.nextchapterbk.com
MARIO J. HANYON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHELLE L. MCGOWAN	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor Lakeview Loan Servicing LLC mimcgowan@raslg.com
ROGER FAY	on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com
THOMAS SONG	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1	<u>Dallas F Walters Jr</u>	Social Security number or ITIN	xxx-xx-2984
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	20-10163-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dallas F Walters Jr

3/11/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**